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Gender, Poverty and Social Exclusion¹

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This article discusses some of the problems involved in trying to develop gender-sensitive ways of measuring poverty. It argues that what is needed is a way of placing individuals within households and measuring both their contribution to the resources of that household and the extent of their dependence on the resources of others within the household. It is argued that this should involve examining sources as well as levels of income, and by adopting an approach that is dynamic, rather than static. The concept of social exclusion – multi-dimensional, dynamic, local and relational – could provide a way to explore these issues of autonomy and dependency, and their gender dimensions.

The concept of the ‘feminisation of poverty’ was first discussed in the UK and US literature in the late 1970s/early 1980s. Women, it was argued, were facing a greater risk of poverty than in the past and made up an increasing proportion of those living in poverty. However, this initially descriptive focus on the extent of poverty among women also raised wider issues about the theoretical and methodological limitations of much existing poverty research for understanding the gendered nature of poverty. Some of these were explored in the collection, *Women and Poverty in Britain*, which Caroline Glendinning and I edited about 15 years ago (first edition, 1987). We raised a number of methodological points:

- that many existing studies, including official statistics, do not as a matter of course include information on women and men separately;
- that income gives only a very limited measure of living standards;
- that the contribution of unpaid work to living standards is largely ignored;
- that using the household or family as the basic unit for analysis ignores issues of within-household distribution of resources.

Some of these points have been more successfully dealt with than others in the years since then. The first – the visibility of gender issues in official statistics and research – has undoubtedly improved. The Office for National Statistics has been carrying out a review of gender statistics, with a report due to be published in 2003.² There is a specific focus on gender within the Women and Equality Unit of the Department of Trade and Industry, which has published reports on the individual incomes of women and men (Women and Equality Unit, 2001) and summarised the key statistics – and gaps in these – for analysing women’s position in Britain (Dench *et al.*, 2003). The published *Households Below Average Income Series* (e.g., DWP, 2002) now includes some, although far from a complete, breakdown of key tables by sex. These data sets are also available for secondary analysis, allowing more detailed comparisons to be made. For example, using existing data, Bradshaw *et al* (2003) show that women have a higher risk than men: of income

poverty; of lacking socially perceived necessities; of labour market exclusion; of restricted leisure activities; and of being restricted in movements because of concerns about safety.

The second point – that income alone can only provide a limited measure of living standards and poverty – is now generally accepted by researchers and reflected, for example, in the range of indicators used by the government to assess their strategy to tackle poverty and social exclusion (DWP, 2002a). Poverty is usually taken to include deprivation across a number of dimensions, for example housing conditions, amenities, access to leisure activities, working conditions, etc. Access to these resources is, however, also gendered, a point which is not always recognised. For example, Land (1992) has analysed the importance of the ‘social wage’ – neighbourhood facilities, public transport and so on – to women, who make greater use than men of such services because of their caring and domestic responsibilities. In the UK, this concern with the wider dimension of living standards and with the idea of poverty as multi-dimensional deprivation has developed into an increasing interest in the concept of ‘social exclusion’, rather than poverty. There is much discussion about the meaning of this term, and whether and how it is different from poverty. This point is discussed in more detail below.

The third point made above was that the contribution of unpaid work to living standards has been largely ignored in poverty research and that this has clear implications for women’s poverty. Domestic and caring work, largely carried out by women, has three main consequences for individual and household living standards. First, it frees men to devote themselves to the labour market and hence increase their access to earned income. Second, it prevents women from devoting themselves to the labour market in the same way as men do, and so reduces their access to earned income. Third, domestic labour – shopping, cooking, choosing what to buy and what to make, etc. – is the key determinant of how resources translate into living standards. However, there have been problems with moving from these critiques to empirical measures that can take such ideas on board. They imply incorporating time-use into poverty research. There is a growing literature on time allocation that shows clear gender differences in time availability and use (Bittman and Pixley, 1997; Bittman and Wajcman, 1999; Goodin *et al.*, 2002). But a systematic incorporation of time use into the measurement of resources has not (as far as I am aware) been attempted in studies of poverty in industrialised societies. This remains an important issue to be tackled.

Finally, there is the issue of the use of the household (or family, or tax unit) as the basic unit for the analysis of poverty. This focus on aggregate measures is problematic because it ignores the issue of the internal distribution of resources within that unit. Treating the household as a single unit means assuming that poor people are only to be found in poor households; and that all people living in poor households are equally likely to be poor. Neither holds up to the empirical evidence, which shows that families adopt a variety of ways of pooling their resources but generally with significant gender differences in access to these; and that women very often ‘sacrifice’ their own needs for the sake of their families.

There are various possible solutions to the problem of measuring within-household resources. The traditional approach assumes complete pooling of income, so that the living standards of all members of the same household are assumed to be the same. One alternative is to make the opposite assumption – of no pooling at all – and measure poverty rates on that basis. For example, Davies and Joshi (1994) compare poverty rates for men and women on the basis of these two assumptions. Under the equal pooling

assumption, 15 per cent of married women and men were estimated to be income poor (in 1986). Under a minimal sharing assumption (sharing housing costs but nothing else), 11 per cent of married men were estimated to be income poor compared with 52 per cent of married women. So just over half of married women did not have sufficient income in their own right to keep themselves out of poverty.

However the obvious objection to this approach is that it simply substitutes one wrong assumption (little or no pooling) for another (complete pooling). Deriving actual pooling measures from empirical work would be another option, but one that is likely to be fraught with problems. There have been attempts to measure within-household allocation systems using large data-sets (Vogler and Pahl, 1993). These provide an overview (e.g., that 20 per cent of UK couples pool their income and decide how to spend it together) but not a means of allocating actual income to individuals within households.

Autonomy and dependency

The problem thus remains of how to place the individual within the household and capture not only their *contribution* to the resources of that household but also their *dependence* upon those resources. Or to put it another way, we need ways to take account of both autonomy and dependency in people's lives. This is a difficult issue to resolve, but perhaps the start of a solution can be found by examining *sources*, and not just levels, of income; and by adopting an approach that is *dynamic*, not static.

An example of the first of these is the approach that we adopted in our study of low pay and poverty in Britain (Millar *et al.*, 1997). It is well known that women make up the vast majority of low-paid workers in the UK, reflecting in part the high levels of part-time working found among women. However, if poverty is measured on a household basis these low-paid women workers tend to disappear. Low pay for women is thus seen as unproblematic since, while they may be individually low paid, they do not live in household poverty. For our study we wanted to be able to analyse the contribution of both personal income and income of other household members to reducing the risk of poverty. We therefore took the household as the income unit (in the standard way) but then we measured the extent to which households 'escaped' poverty as different sources of individual income were added into the total.

To do this, we first estimated how many low-paid people (defined as those with gross hourly pay of less than two-thirds of the median for all employees) earned enough by themselves to take their whole household out of poverty, without any other sources of income. This is a measure of their capacity to support themselves and their dependants. We then added the other sources of income to which the household has access – first earned income from partners, then income from state benefits, and then income from other household members – and looked at the impact of these on household poverty. Household income is thus conceptualised as something made up of different elements, not simply as a complete and undifferentiated total.

Table 1, derived from that research, shows that very few (only 8.3 per cent) low-paid employees in 1994 were able to lift their households out of poverty (defined as household income below 50 per cent of mean household income, taking account of household size) by means of their own income alone. However 40.4 per cent of households that included a low-paid earner were lifted out of poverty by the market income of their

Table 1 Escape routes from household poverty: low-paid employees by sex and family type, Great Britain 1994

Means of escaping household poverty:	All low-paid workers	Married woman in two-earner household	Married man in two-earner household	Lone mother
	%	%	%	%
Own market income ¹	8.3	2.4	33.4	8.2
Spouse's market income	40.4	90.8	51.6	–
State benefits	8.3	1.9	2.0	49.4
Other's income	30.7	2.7	4.5	12.9
In poverty	12.4	2.3	8.5	29.4
Total	100.0	100.0	100.0	100.0
(Number in population)	(4.6m)	(1.5m)	(0.3m)	(0.3m)

¹ Includes wages, profits from self-employment, occupational pensions, money from investments and so both partners may have market income, even if there is only one earner in the family.

Source: Millar, Webb and Kemp, 1997, tables 4 and 5.

spouses/partners, another 8.3 per cent by state benefits, and 30.7 per cent by the market income of others in the households – these latter being mainly young people living with parents. This left about 12.4 per cent in poverty, even when all these sources of household income are taken into account. The next two columns show the same analysis just for couples in two-earner households where one of them is low paid. If it is the woman in low-paid work, then rarely could she lift her household out of poverty – only 2.4 per cent of these households would escape poverty if the only income they had came from the earnings of the low-paid woman. But when spouses' market income is added then as many as 90.8 per cent of these households did escape from poverty. By contrast, if it was the man in low-paid work, he had a very much greater chance of being able to lift his household out of poverty (33.4 per cent compared with 8.3 per cent for the women). However, a further 51.6 per cent of low-paid men lived in households that were lifted out of poverty by means of their spouses' earnings. Thus men's earnings do protect woman from household poverty but the reverse is also true: women's earnings also protect men.

Table 1 also shows that low-paid lone mothers were the least likely to be able to keep their households out of poverty, with 29.4 per cent of these households in poverty. State benefits helped about half (49.4 per cent) of these low-paid lone parents to escape poverty, and about 12.9 per cent were not poor because of earnings of other adults (again mainly non-dependent children).

Figure 1 shows how the situation changed for low-paid lone mothers in Britain between 1968 and 1994. The extent of poverty among these low-paid lone mothers rose sharply over this time, and one important change was the declining importance of the incomes of others in the household. Thus, as lone mothers have become more likely to live alone, and not to share their households, their risk of household poverty has increased.

This approach has its own limitations – we still know nothing about the sharing of the household resources and our study focused only on households with at least one low-paid worker – but it does try and highlight the relationship between different sources of household income, rather than treating the total as a simple whole. The method seeks to

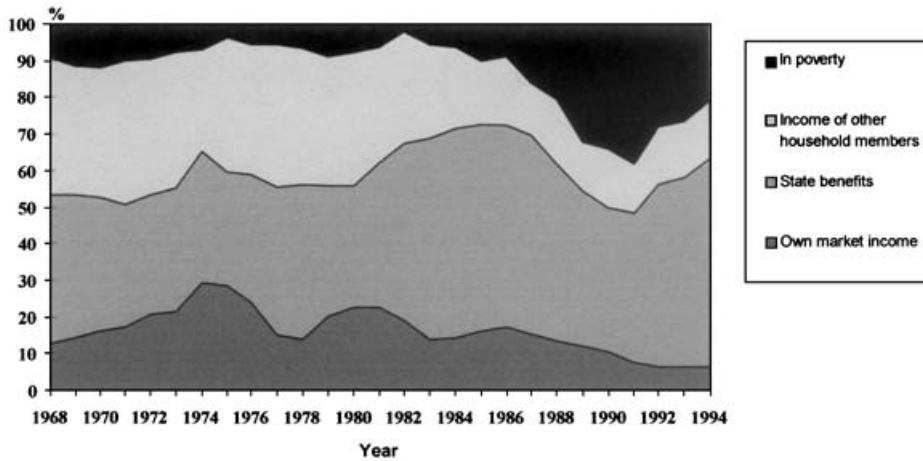


Figure 1. Low-paid lone mothers: means of escape from household poverty, Great Britain, 1968–1994

show the interactions between own independent income and shared household income, and how living with others can have both costs and benefits for individuals.

This relationship between autonomy and dependency can also be explored by taking a dynamic, or longitudinal, approach. People move in and out of different types of household over their lives, and play different roles within those households. If low wages mean that an individual cannot survive without being dependent on someone else, then household change – divorce, for example, or a young person leaving the parental home – would immediately take that person into poverty. Analysing the extent to which individuals have the capacity – now and in the future – to establish autonomous, independent households is therefore central to poverty analysis (Glendinning and Millar, 1992; Orloff, 1993). This implies not only assessing whether current personal income could provide adequate financial support (for self and child dependants), but also following people over time to examine whether they can, and do, set up separate non-poor households. For example, Jarvis and Jenkins (1998) have shown that among British couples separating, women usually experience a substantial drop in household income and living standards, while for men these either rise or stay much the same. Another approach to the dynamics of poverty involves estimating and comparing lifetime earnings for women and men, on the basis of various assumptions about employment, family and childbearing (Joshi, 1987; Joshi *et al.*, 1996; Rake, 2000; Joshi and Davies, 2002). These studies show very clearly the impact on women's lifetime incomes of breaks in employment due to child rearing.

Social exclusion

The above discussion suggests that gender-sensitive poverty research would focus on multi-dimensional disadvantage; would include time-use measures; would disaggregate sources of income; and would be dynamic over time. In the UK literature, and very much so in recent UK policy, it is the concept of 'social exclusion', rather than that of poverty, which is now taking centre stage. How far does social exclusion approach fit these conditions?

Social exclusion can mean many different things and be underpinned by very different values systems (Levitas, 1998 distinguishes between underclass, redistributive and integrative discourses of social exclusion), but most authors have tried to distinguish between poverty and social exclusion by pointing to the wider meaning of the latter concept. For example, Atkinson (1998) argues that social exclusion has three main elements: relativity (it implies exclusion from a particular society at a particular time and place); agency (it implies an act or acts, by an agent or agents); and dynamics (people are excluded not just because of their current situation, but also because they have little prospect for the future). Researchers at the Centre for the Analysis of Social Exclusion at the LSE (Burchardt *et al.*, 1999; Hills *et al.*, 2002) have sought to operationalise social exclusion by means of five dimensions of participation (consumption, savings, production, political, and social). Their definition of productive activity extends to socially, as well as economically, valued work, thus potentially including caring activities.

Room (1999) also discusses whether and how social exclusion differs from poverty. He argues that much that is found in the analysis of social exclusion can also be found in poverty studies. Nevertheless the added value from the concept of social exclusion comes from the way these different elements are combined. He argues that social exclusion implies a major discontinuity in relationships with the rest of society and points to four key factors, which, he argues, are central to the definition of social exclusion:

1. Social exclusion is multi-dimensional – it cannot be measured by income alone but must include a wide range of indicators of living standards.
2. Social exclusion is dynamic – analysing social exclusion means understanding a process and identifying the factors which can trigger entry or exit.
3. Social exclusion has a neighbourhood dimension – deprivation is caused not only by lack of personal resources but also by insufficient or unsatisfactory community facilities, such as run-down schools, remotely sited shops, poor public transport networks and so on.
4. Social exclusion is relational – the notion of poverty is primarily focused upon distributional issues, the lack of resources at the disposal of an individual or a household. In contrast, social exclusion focuses more on relational issues: in other words, inadequate social participation, lack of social integration and lack of power.

There has been little explicit analysis of the concept of social exclusion from a gender perspective, but there is much here that parallels the points made in the gendered critique of poverty research. This sort of approach – multi-dimensional, dynamic, local and relational – has the potential not just to highlight differences in resources between women and men, but also to explore the key issues of autonomy and dependency. In particular the dynamic analysis points to the importance of analysing future capabilities as well as current circumstances. Likewise the relational analysis points to the importance of placing the individual in context, and understanding the constraints and opportunities that they face, including the way in which their personal responsibilities and obligations affect their capacity to be self-supporting, and to support others. This implies an analysis that brings together market work and care work, in the context of the household, and which seeks to explore how these together construct living standards and social exclusion/inclusion. Thus the logic of a gendered social exclusion approach would *not* be to individualise the study of poverty. On the contrary, such an approach would require a much more explicit analysis of the links between the individual, the household and wider society.

Cross-national, or comparative, studies of social exclusion can take this potential further. Cross-national comparison opens the way to exploring how different policy assumptions about dependency (i.e. assumptions about the relationships between individuals in households) translate into different poverty rates for women. Such analysis is central to unpacking the causes of women's poverty in different types of welfare state. In *Women and Poverty* we argued that British women face a higher risk of poverty than British men as a result of 'complex but mutually reinforcing threads, which have their origins in the limitations placed upon women by the current gendered division of labour and by the assumptions of female financial dependency upon men' (1992: 7). Cross-national comparisons allow investigation of how far this is true for other countries, where both gendered divisions of labour and policy assumptions of female financial dependency may be different from those found in the UK. There is a growing literature to suggest that there are indeed significant differences in poverty outcomes for women living in different types of policy regime (e.g., Hobson, 1994; Millar, 1996; Ruspini, 1998; Sainsbury, 1999; O'Connor *et al.*, 1999; Daly, 2000; Christopher, 2002). However these studies also show that women remain at higher risk of poverty than men in many countries. This is most visible when women 'head' households and so lone motherhood has become one of the key groups for the analysis of gender and poverty.

However, it is also important to look beyond this family type and to examine the links between the resources of the individual, the household and the wider society for all types of individuals and all types of household. This means examining the relationships between autonomy (the capacity to maintain oneself) and dependency (the extent of reliance upon others) over place and time, and the role that gender divisions play in this. Studies of poverty have struggled to find a way to do this. Maybe social exclusion will provide a more successful way into these issues.

Notes

1 This article is closely based on a paper first given at the conference, 'Beyond the feminisation of poverty' (University of Padua, November 1999) and published in Italian as J. Millar (2000) *Genere, povertà e esclusione sociale*, in F. Bimbi, E. Ruspini (eds.), *Povertà delle donne e trasformazione dei rapporti di genere*, *Inchiesta*, 128, aprile–giugno 2000, pp. 9–13.

2 See their website at <http://www.statistics.gov.uk/about/genderstatistics/default.asp>.

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